EXHIBIT J

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OCT 25 2010

AT 8:30 ________M
WILLIAM T WALSH, CLERK

October 21, 2010

To: Joseph H Meltzer
Barroway Topaz Kessler Meltzer & Check, LLP
280 King of Prussia Rd
Radnor, PA 19087

Eric C Bossett
Covington & Burling LLP
1201 Pennsylvania Ave, NW
Washington, DC 2004

Clerk of the Court
US District Court for the District of NJ
4015 Martin Luther King, Jr. Federal Building & US Courthouse
50 Walnut St
Newark, NJ 07101

In re Schering-Plough Corporation ERISA Litigation
Civil Action No. 03-1204-KSH

I object to this Settlement and am requesting that the Court not approve it. There is no merit in a lawsuit because some investor lost money in an investment account. I have lost substantial amounts of money in varying accounts, but it is no one's fault but my own. I put it into the account. There is never a guarantee for future returns. People need to wake up and take personal responsibility for what they do. This is just another investment account that is not worth what it use to be worth.

There is no honor in being involved in any part of most of the class action lawsuits that are currently clogging our court systems. They are adding undue costs to all of our goods and services. Our courts should be available for victims, not individuals that won't take personal responsibility over their own financial future.

Sincerely,

Theresa Penn-Lavery
9923 River Dr
Gibsonton, FL 33534

The Lavery's
9923 River Dr
Gibsonton, FL 33534

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2010 OCT 26 A 11: 17

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